

Information to identify the case:

Debtor 1	<u>Stacey L. Fleckenstein</u>	Social Security number or ITIN	xxx-xx-7519
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22733-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stacey L. Fleckenstein

9/12/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Stacey L. Fleckenstein
 Debtor

Case No. 14-22733-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 318

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db #+Stacey L. Fleckenstein, 3391 Rosewood Drive, Pittsburgh, PA 15234-2546
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13883669 +AES Education Services, 501 Bleeker Street, Utica, NY 13501-2401
 13944641 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13919347 +Borough of Castle Shannon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 15019999 Build Card, PO Box 3220, Buffalo NY 14240-3220
 13883671 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas, 200 Civic Center Drive, Columbus, OH 43215)
 15020000 +Citizens Bank, 1 Citizens Drive, Riverside RI 02915-3000
 15020001 Columbia Gas Bankruptcy Dept., P.O. Box 117, Columbus OH 43216-0117
 15020003 Dollar Bank, Three Gateway Center, Pittsburgh PA 15222
 13883672 Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200,
 Pittsburgh, PA 15219
 15020005 Fingerhut, PO Box 1140, Saint Cloud MN 56396-1140
 15020006 First Access Card, PO Box 5220, Sioux Falls SD 57117-5220
 15020009 +Inbox Loans, PO Box 881, Santa Rosa CA 95402-0881
 15020011 Matrix Master Card, PO Box 6812, Carol Stream IL 60197-6812
 13903022 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 15020012 Pennsylvania American Water, PO Box 371412, Pittsburgh PA 15250-7412
 13889030 +Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
 13883675 Select Portfolio, 3815 Southwest Temple, Salt Lake City, UT 84115
 15020015 +Surge, PO Box 31292, Tampa FL 33631-3292
 15020019 Total Visa, PO Box 5220, Sioux Falls SD 57117-5220
 13949725 +U.S. Bank N.A., as trustee, c/o Select Portfolio Servicing, Inc., 3815 S. West Temple,
 Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Sep 13 2019 02:40:54 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Sep 13 2019 06:23:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 15019996 EDI: CBSAMERIMARK Sep 13 2019 06:23:00 Amerimark, PO Box 2845, Monroe WI 53566-8045
 15019997 +EDI: APPLIEDBANK.COM Sep 13 2019 06:23:00 Applied Bankcard, P.O. Box 17120,
 Wilmington DE 19886-7120
 15019998 EDI: WFNBNB.COM Sep 13 2019 06:23:00 Avenue, PO Box 659584, San Antonio TX 78265-9584
 13883670 EDI: CAPITALONE.COM Sep 13 2019 06:23:00 Capital One, PO Box 85520,
 Richmond, VA 23285-5075
 13905173 +E-mail/Text: bncmail@w-legal.com Sep 13 2019 02:41:15 CERASTES, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13997588 EDI: RESURGENT.COM Sep 13 2019 06:23:00 CVI Loan GT Trust I,
 c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
 15020002 +EDI: RCSFNBMARIN.COM Sep 13 2019 06:23:00 Credit One, P.O. Box 98872,
 Las Vegas NV 89193-8872
 13942011 +E-mail/Text: kborkley@bernsteinlaw.com Sep 13 2019 02:41:42 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14114464 EDI: ECMC.COM Sep 13 2019 06:23:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
 15020007 EDI: AMINFOFP.COM Sep 13 2019 06:23:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls SD 57117-5524
 13948691 E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2019 02:40:32 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
 13980116 +E-mail/Text: lisa@galwayfinancialservices.com Sep 13 2019 02:41:48
 Galway Financial Services, 1290 w spring st, suite 270, Smyrna GA 30080-3690
 15020008 +EDI: PHINGENESIS Sep 13 2019 06:23:00 Genesis FS Card Services, PO Box 4477,
 Beaverton OR 97076-4401
 13883673 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2019 02:40:32 Greentree, P.O. Box 6172,
 Rapid City, SD 57709-6172
 13883674 EDI: IRS.COM Sep 13 2019 06:23:00 Internal Revenue Service, 1000 Liberty Avenue--Room 705,
 Pittsburgh, PA 15222-3714
 15020010 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Sep 13 2019 02:41:16 Key Bank, PO Box 94920,
 Cleveland OH 44101-4920
 13898725 EDI: RESURGENT.COM Sep 13 2019 06:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13898716 EDI: RESURGENT.COM Sep 13 2019 06:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13898899 EDI: RESURGENT.COM Sep 13 2019 06:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of MCI Communications, Services, Inc, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

District/off: 0315-2

User: aala
Form ID: 318

Page 2 of 3
Total Noticed: 52

Date Rcvd: Sep 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13943978 EDI: PRA.COM Sep 13 2019 06:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
15038449 +EDI: JEFFERSONCAP.COM Sep 13 2019 06:23:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15020013 +E-mail/Text: bankruptcy@ldf-holdings.com Sep 13 2019 02:41:45 Radiant Cash, PO Box 1183,
Lac Du Flambeau WI 54538-1183
13987630 EDI: RECOVERYCORP.COM Sep 13 2019 06:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
15020014 +EDI: CBSMASON Sep 13 2019 06:23:00 Stoneberry, PO Box 2820, Monroe WI 53566-8020
15020016 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/Amazon, PO Box 965005, Orlando FL 32896-5005
15020017 +EDI: RMSC.COM Sep 13 2019 06:23:00 Synch/Care Credit, PO Box 965005,
Orlando FL 32896-5005
15020018 +EDI: WTRRN BANK.COM Sep 13 2019 06:23:00 Target, 3701 Wayzata Blvd.,
Minneapolis MN 55416-3440
15020020 +EDI: VERIZONCOMB.COM Sep 13 2019 06:23:00 Verizon, 500 Technology Drive,
Saint Charles MO 63304-2225

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Castle Shannon
cr U.S. Bank N.A., as trustee, on behalf of the holde
cr* CVI Loan GT Trust I c/o Resurgent Capital Services, P O Box 10675,
Greenville, SC 29603-0675
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13962908* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216)
15020004* Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200, Pittsburgh PA 15219
TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-ACC1, Asset Backed Pass-Through Certificates, Series 2006-ACC1 alubin@milsteadlaw.com, bkecf@milsteadlaw.com
James Warmbrodt on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-ACC1, Asset Backed Pass-Through Certificates, Series 2006-ACC1 bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Castle Shannon jhunt@grblaw.com, cnoroski@grblaw.com
Joshua I. Goldman on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-ACC1, Asset Backed Pass-Through Certificates, Series 2006-ACC1 bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-ACC1, Asset Backed Pass-Through Certificates, Series 2006-ACC1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.axosfs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com

District/off: 0315-2

User: aala
Form ID: 318

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Shawn N. Wright on behalf of Debtor Stacey L. Fleckenstein shawn@shawnwrightlaw.com,
wrightshaw@hotmail.com;wrightshaw49@gmail.com;wrightshawecf@gmail.com;audrey@shawnwrightlaw.co
m

TOTAL: 9